

Information to identify the case:

Debtor 1	Bruce R. Brewer	Social Security number or ITIN	xxx-xx-0853
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 20-10087-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bruce R. Brewer

7/17/24

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bruce R. Brewer
Debtor

Case No. 20-10087-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Jul 17, 2024

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2024:

Recip ID	Recipient Name and Address
db	+ Bruce R. Brewer, 564 Copenhaver Road, Falls Creek, PA 15840-3016
15217265	+ Berkheimer, Agent for Brockway ASD, 50 North Seventh Street, Bangor, PA 18013-1731
15194315	Berkheimer Tax Administrator, P.O. Box 25144, Lehigh Valley, PA 18002-5144
15194326	+ Penn Highlands DuBois, 1605 N. Cedar Crst Blvd Ste 110B, Allentown, PA 18104-2351

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jul 18 2024 03:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2024 00:21:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jul 18 2024 03:55:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 18 2024 00:21:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: GMACFS.COM	Jul 18 2024 03:55:00	Ally Bank serviced by Ally Servicing LLC, P.O. Box 130424, Roseville, MN 55113-0004
cr	+ EDI: PRA.COM	Jul 18 2024 03:55:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15229516	EDI: GMACFS.COM	Jul 18 2024 03:55:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15194313	+ EDI: GMACFS.COM	Jul 18 2024 03:55:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15194314	^ MEBN	Jul 18 2024 00:02:31	Apex Asset Management, LLC, P.O. Box 5407, Lancaster, PA 17606-5407
15194317	^ MEBN	Jul 18 2024 00:02:28	CBCS, P.O. Box 2724, Columbus, OH 43216-2724
15194318	+ Email/Text: bankruptcynotices@cbecompanies.com	Jul 18 2024 00:22:00	CBE Group, Inc., 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
15200077	EDI: CAPITALONE.COM		

District/off: 0315-1

User: auto

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		Jul 18 2024 03:55:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15194316	+ EDI: CAPITALONE.COM	Jul 18 2024 03:55:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15194320	Email/Text: collecadminbankruptcy@fnni.com	Jul 18 2024 00:20:00	First Bankcard, P.O. Box 3331, Omaha, NE 68103-0331
15199616	Email/Text: collecadminbankruptcy@fnni.com	Jul 18 2024 00:20:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129, Omaha, Nebraska 68197
15194321	Email/Text: collecadminbankruptcy@fnni.com	Jul 18 2024 00:20:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
15194322	EDI: IRS.COM	Jul 18 2024 03:55:00	IRS, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
15229673	EDI: JEFFERSONCAP.COM	Jul 18 2024 03:55:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15194323	+ EDI: LENDNGCLUB	Jul 18 2024 03:55:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15194324	Email/Text: camanagement@mtb.com	Jul 18 2024 00:21:00	M&t Bank, Po Box 900, Millsboro, DE 19966
15211073	+ Email/Text: camanagement@mtb.com	Jul 18 2024 00:21:00	M&T BANK, P.O. BOX 1508, BUFFALO, NY 14240-1508
15194325	+ EDI: SYNC	Jul 18 2024 03:55:00	PayPal Credit Services/SYNCB, P.O. Box 960080, Orlando, FL 32896-0080
15194327	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 18 2024 00:22:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15207689	+ Email/Text: bankruptcyteam@quickenloans.com	Jul 18 2024 00:22:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
15194328	+ EDI: SYNC	Jul 18 2024 03:55:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15194329	+ EDI: SYNC	Jul 18 2024 03:55:00	Syncb/ppmc, Po Box 965005, Orlando, FL 32896-5005
15195606	^ MEBN	Jul 18 2024 00:02:56	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15209008	+ EDI: LCIFULLSRV	Jul 18 2024 03:55:00	Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931
15227672	EDI: USBANKARS.COM	Jul 18 2024 03:55:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
15194330	EDI: USBANKARS.COM	Jul 18 2024 03:55:00	Us Bank, Cb Disputes, Saint Louis, MO 63166
15226830	EDI: AIS.COM	Jul 18 2024 03:55:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15194331	+ EDI: VERIZONCOMB.COM	Jul 18 2024 03:55:00	Verizon, P.O. Box 15124, Albany, NY 12212-5124

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

District/off: 0315-1

User: auto

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15194319

##+

Clear One Advantage, 1501 S. Clinton Street, Suite 320, Baltimore, MD 21224-5733

TOTAL: 3 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Bruce R. Brewer thedebterasers@aol.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Mark G. Claypool	on behalf of Creditor Ally Bank serviced by Ally Servicing LLC mclaypool@kmgslaw.com knoxbank@hotmail.com;chartle@kmgslaw.com;aklus@kmgslaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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